

Amendments To Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1 (Canceled).

2. (Previously Presented) The method of claim 6, wherein the step of debiting funds from said first financial account further comprises holding said funds in an escrow account until an escrow release event has transpired, and releasing said funds from said escrow account prior to the step of disbursing said funds to said second financial account.

3. (Previously Presented) The method of claim 2, wherein holding said funds in an escrow account until an escrow release event has transpired comprises holding said funds in an escrow account until an occurrence of at least one of a receipt by said first party of said item, and other value from said shipping agent and a lapse of a predefined period of time within which said first party may evaluate said item received from said shipping agent.

4. (Previously Presented) The method of claim 6, wherein the step of receiving a request, at said transaction mechanism, to debit said first financial account comprises receiving a request to debit said first financial account selected from the group consisting of a transaction card account, a demand deposit account, a credit line, and a money market account.

5. (Previously Presented) The method of claim 6, wherein the step of disbursing said funds to said second financial account comprises disbursing said funds to said second financial account selected from the group consisting of a transaction card account, a demand deposit account, a credit line, a digital cash account, and a money market account.

6. (Currently Amended) A method of facilitating commercial transactions, said method comprising the steps of:

facilitating a registration of a first party with a transaction mechanism having a financial account identifier for identifying a first financial account associated with said first party;

receiving, at said transaction mechanism, a request to debit said first financial account to effectuate a purchase transaction between said first party and a second party;

receiving, at said transaction mechanism, transaction information relating to said purchase transaction between said first party and said second party;

comparing, at said transaction mechanism, said transaction information with previous transaction information to determine whether said request to debit said first financial account is fraudulent;

determining, at said transaction mechanism, whether said purchase transaction is acceptable based upon at least one of said transaction information, said request to debit said first financial account, and said determination whether said request to debit said first financial account is fraudulent;

debiting, at said transaction mechanism, funds from said first financial account in the amount of a sales price of said item when said request to debit said first financial account is not fraudulent;

disbursing, at said transaction mechanism, said funds to a second financial account associated with said second party, wherein said funds are credited to said second financial account;

interfacing with a shipping agent associated with said transaction mechanism, said shipping agent performing the steps of:

receiving an item from said second party; and,

causing said item to be delivered to said first party after said funds are credited to said second financial account.

7. (Previously Presented) The method of claim 6, wherein the step of facilitating a registration of a first party and a second party with said transaction mechanism having a financial account identifier for identifying said first financial account comprises providing a financial account identifier selected from the group consisting of a card number and a demand deposit account number.

8. (Previously Presented) The method of claim 6, wherein the step of facilitating a registration comprises facilitating a registration of said second party by providing said transaction mechanism with said financial account identifier for identifying said second financial account.

9. (Previously Presented) The method of claim 8, wherein the step of providing said transaction mechanism with said financial account identifier for identifying said second financial

account comprises providing said financial account identifier selected from the group consisting of a card number and a demand deposit account number.

10. (Previously Presented) The method of claim 6, wherein the step of receiving, at said transaction mechanism, transaction information relating to said purchase transaction between said first party and said second party comprises at least one of receiving said financial account identifier associated with said first financial account and receiving said financial account identifier associated with said second financial account.

Claims 11-14 (Canceled).

15. (Previously Presented) The method of claim 6, further comprising the step of receiving notification, by said transaction mechanism from said shipping agent, that said first party has received said item from said shipping agent.

16. (Previously Presented) The method of claim 6, further comprising the step of providing an intermediary to facilitate said transaction between said first party and said second party.

Claims 17-18 (Canceled).

19. (Previously Presented) The method of claim 6, wherein the step of interfacing with said shipping agent further comprises maintaining, by said transaction mechanism, at least one of identity and address of said first party and said second party in confidence with respect to at least one of said first party and said second party.

Claim 20 (Canceled).

21. (Previously Presented) The system of claim 25, wherein in response to a transaction request from at least one of said first party and said second party, said transaction mechanism debits funds from said first financial account, holds said funds in an escrow account until an escrow release event has transpired, releases said funds from said escrow account, and then disburses said funds to said second financial account.

22. (Previously Presented) The system of claim 21, wherein said escrow release event comprises at least one of receipt by said first party of said item from said shipping agent and the

lapse of a predefined period of time within which said first party may evaluate said item received from said shipping agent.

23. (Previously Presented) The system of claim 25, wherein said first financial account is selected from the group consisting of a transaction card account, a demand deposit account, a credit line, and a money market account.

24. (Previously Presented) The system of claim 25, wherein said second financial account is selected from the group consisting of a transaction card account, a demand deposit account, a credit line, and digital cash account, and a money market account.

25. (Currently Amended) A system for transferring financial tender from a first financial account associated with a first party to a second financial account associated with a second party, comprising:

a transaction mechanism configured to communicate with said first party, said second party, said first financial account and said second financial account; and to receive registration information from said first party and said second party, said registration information including a financial account identifier to identify said first financial account and said second financial account;

in response to a purchase request for an item from at least one of said first party and said second party, said transaction mechanism is configured to compare said purchase request to a previous purchase request to determine if said request is fraudulent, debit funds from said first financial account when said request is not fraudulent and disburse said funds to said second financial account, wherein said purchase request includes transaction information relating to a transfer of funds between said first party and said second party, and wherein said transaction mechanism authenticates at least one of said first party and said second party based upon said transaction information; and

said transaction mechanism is configured to provide a shipping agent configured to receive said item from said second party and cause said item to be delivered to said first party.

Claims 26-37 (Canceled).

38. (Currently Amended) A computer-readable storage medium encoded with a plurality of processing instructions to facilitate commercial transactions, said processing instructions directing a computer to perform a method comprising the steps of:

facilitating a registration of a first party and a second party with a transaction mechanism having a financial account identifier for identifying a first financial account associated with said first party;

receiving, at said transaction mechanism, a request to debit a said first financial account to effectuate a purchase transaction between said first party and said second party;

receiving, at said transaction mechanism, transaction information relating to said purchase transaction between said first party and said second party;

comparing, at said transaction mechanism, said transaction information with previous transaction information to determine whether said request to debit said first financial account is fraudulent;

determining, at said transaction mechanism, whether said purchase transaction is acceptable based upon at least one of said transaction information, said request to debit said first financial account, and said determination whether said request to debit said first financial account is fraudulent;

debiting, at said transaction mechanism, funds from said first financial account in the amount of a sales price of said item when said request to debit said first financial account is not fraudulent;

disbursing, at said transaction mechanism, said funds to a second financial account associated with said second party, wherein said funds are credited to said second financial account;

interfacing with a shipping agent associated with said transaction mechanism, said shipping agent performing the steps of:

receiving an item from said second party; and,

causing said item to be delivered to said first party after said funds are credited to said second financial account.

Claims 39-52 (Canceled).

53. (Previously Presented) The device of claim 57, wherein said central processor further is operative with a transaction mechanism to hold said funds in an escrow account until

an escrow release event has transpired and to release said funds from said escrow account prior to disbursing said funds to said second financial account.

54. (Previously Presented) The device of claim 57, further comprising a network interface in communication with said central processor via a system bus.

55. (Previously Presented) The device of claim 57, wherein said storage device comprises a customer transaction records database and a customer information records database.

56. (Previously Presented) The device of claim 57, wherein said memory comprises a risk management module, a transaction control module, and an authentication module.

57. (Currently Amended) A device for transferring financial tender from a first financial account associated with a first party to a second financial account associated with a second party, which device comprises:

- a central processor;
- a storage device in communication with said central processor via a system bus;
- a memory coupled to said central processor, wherein said memory includes an operating system for storing and executing a program which controls operation of said central processor;
- wherein said central processor is configured to operate with a transaction mechanism configured to:

- receive a request to debit said first financial account to effectuate a purchase transaction between said first party and said second party, wherein said first financial account is selected from the group consisting of a transaction card account, a demand deposit account, a credit line, a digital cash account, and a money market account;

- receive transaction information relating to said transaction between said first party and said second party;

- compare said transaction information with previous transaction information to determine whether said request to debit said first financial account is fraudulent;

- determine whether said purchase transaction is acceptable based upon at least one of said transaction information, said request to debit said first financial account, and said determination whether said request to debit said first financial account is fraudulent;

- debit funds from said first financial account when said request to debit said first financial account is not fraudulent;

disburse said funds to said second financial account; and

operate with a shipping agent associated with said transaction mechanism, wherein said transaction mechanism is configured to receive said item from a computing device of said second party and transmit said item to a computing device of said first party.

58. (Previously Presented) The device of claim 57, wherein said second financial account is selected from the group consisting of a transaction card account, a demand deposit account, a credit line, and a money market account.

Claims 59-60 (Canceled).

61. (Previously Presented) The method of claim 6, wherein said item comprises at least one of a good, service, and other item of value.

62. (Previously Presented) The system of claim 25, wherein said item comprises at least one of a good, service and other item of value.

63. (Previously Presented) The computer-readable storage medium of claim 38, wherein said item comprises at least one of a good, service and other item of value.

64. (Previously Presented) The device of claim 57, wherein said item comprises at least one of a good, service and other item of value.